

MIRA INFORM REPORT

Report No. :	544976
Report Date :	19.12.2018

IDENTIFICATION DETAILS

Name :	AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA
Registered Office :	Kilometro 19.5 Carretera A San Jose Pinula Z.0, San Jose Pinula
Country :	Guatemala
Date of Incorporation :	14.11.2009
Legal Form :	Anonymous society
Line of Business :	Subject is a small company in Guatemala dedicated to the wholesale sale of raw materials and live animals.
No. of Employees :	Not Available

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

C

Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
Guatemala	B1	B1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

GUATEMALA - ECONOMIC OVERVIEW

Guatemala is the most populous country in Central America with a GDP per capita roughly half the average for Latin America and the Caribbean. The agricultural sector accounts for 13.5% of GDP and 31% of the labor force; key agricultural exports include sugar, coffee, bananas, and vegetables. Guatemala is the top remittance recipient in Central America as a result of Guatemala's large expatriate community in the US. These inflows are a primary source of foreign income, equivalent to two-thirds of the country's exports and about a tenth of its GDP.

The 1996 peace accords, which ended 36 years of civil war, removed a major obstacle to foreign investment, and Guatemala has since pursued important reforms and macroeconomic stabilization. The Dominican Republic-Central America Free Trade Agreement (CAFTA-DR) entered into force in July 2006, spurring increased investment and diversification of exports, with the largest increases in ethanol and non-traditional agricultural exports. While CAFTA-DR has helped improve the investment climate, concerns over security, the lack of skilled workers, and poor infrastructure continue to hamper foreign direct investment.

The distribution of income remains highly unequal with the richest 20% of the population accounting for more than 51% of Guatemala's overall consumption. More than half of the population is below the national poverty line, and 23% of the population lives in extreme poverty. Poverty among indigenous groups, which make up more than 40% of the population, averages 79%, with 40% of the indigenous population living in extreme poverty. Nearly one-half of Guatemala's children under age five are chronically malnourished, one of the highest malnutrition rates in the world.

Source : CIA

STATUTORY INFORMATION

Legal Name:	AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA
Trade Name:	AGROINDUSTRIAS MONSERRAT
NIT	70394083
Date Created:	2009
Date Incorporated:	November 14th, 2009
Legal Address:	KILOMETRO 19.5 CARRETERA A SAN JOSE PINULA Z.0 SAN JOSE PINULA GUATEMALA
Operative Address:	KILOMETRO 19.5 CARRETERA A SAN JOSE PINULA Z.0 SAN JOSE PINULA GUATEMALA
Telephone:	NA
Fax:	NA
Legal Form:	Anonymous society
Email:	NA
Registered in:	GUATEMALA
Website:	NA
Contact:	JUAN JORGE GISBERT CORRALES, Legal Representative
Staff:	NA
Activity:	WHOLESALE SALE OF RAW MATERIALS AND LIVE ANIMALS
BANKS:	The company does not make its banking data public

HISTORY:

The company was founded in 2009 in Guatemala

Key Developments:

NA

PRINCIPAL ACTIVITY

We have found AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA as being an incorporated company in GUATEMALA.

However, there are no commercial details about AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA in GUATEMALA.

The Company is not listed with the yellow pages.

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Not listed with the major credit bureaus.

We have found that AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA is a small company in Guatemala dedicated to the wholesale sale of raw materials and live animals.

Products/Services description:	Wholesale sale of raw materials and live animals
Brands:	NA
Sales are:	Wholesale
Clients:	The company's main clients include national companies and private customers.
Suppliers:	NA
Operations area:	National
The subject employs	NA
Payments:	Unknown

LOCATION

Headquarters :	KILOMETRO 19.5 CARRETERA A SAN JOSE PINULA Z.0 SAN JOSE PINULA GUATEMALA
Comments:	NA
Branches:	No branches found
Related Companies:	NA

GROUP STRUCTURE AND SUBSIDIARY COMPANIES

Listed at the stock exchange:	NO
Capital:	NA
Shareholders:	This is a private company. The company does not disclose information on shareholders. Despite our long search, we could not confirm major holders.
Management:	JUAN JORGE GISBERT CORRALES, Legal Representative

FINANCIAL INFORMATION

The company does not make its financial statements public. Despite our long search, we could not confirm financial figures for the subject.

LEGAL FILINGS

Description	Current Supplier Status Enabled or Disabled: ENABLED (Information obtained from RGAE) Awarded or Not awarded: NOT AWARDED Participate or not in Open Contract: DOES NOT PARTICIPATE (it does not have products in the catalog) With or Without password: WITHOUT PASSWORD Status on the SAT (February 17, 2018 17:15:45) RTU status: ACTIVE Solvency of the NIT in RTU: SOLVENT Disabilities and Disabilities Number of NON-CONFORMITY presented: [--NONE--] Amount of INHABILITATIONS received: [--NONE--]
Patents:	No found
Trademarks:	No records found
Lawsuits:	No records found
OFAC Sanctions List Search:	The company is not listed in the OFAC list.

SUMMARY

We have found AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA as being an incorporated company in GUATEMALA.

However, there are no commercial details about AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA in GUATEMALA.

The Company is not listed with the yellow pages.

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Not listed with the major credit bureaus.

We have found that AGROINDUSTRIAS MONSERRAT, SOCIEDAD ANONIMA is a small company in Guatemala dedicated to the wholesale sale of raw materials and live animals.

This has been an ACTIVE company incorporated in GUATEMALA in 2009.

RISK INFORMATION

DEBTS	NA
PAYMENTS	UNKNOWN
CASH FLOW	NA
STATUS	ACTIVE

INTERVIEW

NAME	NA
POSITION	NA
COMMENTS	Due to the low commercial profile of the company, we could not find its correct telephone number, so we could not confirm further information.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.19
UK Pound	1	INR 89.88
Euro	1	INR 80.76
GTQ	1	INR 9.08

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	KET

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)